

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: EMMEL, KRISTINE EILEEN

§ Case No. 16-27476-PSH

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Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

ALEX D. MOGLIA, chapter 7 trustee, submits this Final Account,  
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$80,705.79</u> (without deducting any secured claims)	Assets Exempt: <u>\$53,692.29</u>
Total Distribution to Claimants: <u>\$32,080.62</u>	Claims Discharged Without Payment: <u>\$67,016.15</u>
Total Expenses of Administration: <u>\$9,919.38</u>	

3) Total gross receipts of \$ 42,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$42,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$0.00	\$4,185.55	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	0.00	9,919.38	9,919.38	9,919.38
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	0.00	1,130.30	1,130.30	1,130.30
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	0.00	97,966.47	97,966.47	30,950.32
<b>TOTAL DISBURSEMENTS</b>	\$0.00	\$113,201.70	\$109,016.15	\$42,000.00

4) This case was originally filed under Chapter 7 on August 26, 2016.  
The case was pending for 23 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 07/17/2018 By: /s/ALEX D. MOGLIA  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
704 Wicker Avenue, Streamwood, IL 60107-0000, Co	1110-000	42,000.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$42,000.00</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$0.00</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1	Nissan-Infiniti LT	4210-000	N/A	4,185.55	0.00	0.00
<b>TOTAL SECURED CLAIMS</b>			<b>\$0.00</b>	<b>\$4,185.55</b>	<b>\$0.00</b>	<b>\$0.00</b>

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee Compensation - ALEX D. MOGLIA	2100-000	N/A	4,950.00	4,950.00	4,950.00
Trustee Expenses - ALEX D. MOGLIA	2200-000	N/A	7.90	7.90	7.90
Other - SPRINGER BROWN LLC	3210-000	N/A	4,525.50	4,525.50	4,525.50
Other - SPRINGER BROWN LLC	3220-000	N/A	15.13	15.13	15.13
Other - Rabobank, N.A.	2600-000	N/A	42.28	42.28	42.28

Other - Rabobank, N.A.	2600-000	N/A	64.37	64.37	64.37
Other - Rabobank, N.A.	2600-000	N/A	60.25	60.25	60.25
Other - Rabobank, N.A.	2600-000	N/A	58.16	58.16	58.16
Other - Rabobank, N.A.	2600-000	N/A	66.09	66.09	66.09
Other - International Sureties, LTD	2300-000	N/A	13.84	13.84	13.84
Other - Rabobank, N.A.	2600-000	N/A	55.98	55.98	55.98
Other - Rabobank, N.A.	2600-000	N/A	59.88	59.88	59.88
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	\$9,919.38	\$9,919.38	\$9,919.38

#### **EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	\$0.00	\$0.00	\$0.00

#### **EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
2P	IRS	5800-000	N/A	1,130.30	1,130.30	1,130.30
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			\$0.00	\$1,130.30	\$1,130.30	\$1,130.30

#### **EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
2U	IRS	7100-000	N/A	109.16	109.16	34.49
3	Capital One Bank (USA), N.A.	7100-000	N/A	3,823.77	3,823.77	1,208.03
4	American Contractors Indemnity Co.	7100-000	N/A	78,223.60	78,223.60	24,713.00
5	Wells Fargo Bank, N.A.	7100-000	N/A	15,809.94	15,809.94	4,994.80
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			\$0.00	\$97,966.47	\$97,966.47	\$30,950.32

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

**Case Number:** 16-27476-PSH  
**Case Name:** EMMEL, KRISTINE EILEEN

**Trustee:** (330260) ALEX D. MOGLIA  
**Filed (f) or Converted (c):** 08/26/16 (f)  
**§341(a) Meeting Date:** 09/21/16  
**Claims Bar Date:** 03/01/17

**Period Ending:** 07/17/18

1 Ref. #	Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	704 Wicker Avenue, Streamwood, IL 60107-0000, Co Imported from original petition Doc# 1	167,000.00	0.00		42,000.00	FA
2	VOID	0.00	0.00		0.00	0.00
3	VOID	0.00	0.00		0.00	0.00
4	Cash Imported from Amended Doc#: 16	5.00	0.00		0.00	FA
5	Checking: Hoffman Estates Community Bank	403.62	0.00		0.00	FA
6	Savings: Hoffman Estates Community Bank	129.00	0.00		0.00	FA
7	Kitchen Appliances: 185 Small Appliances: 27 Was	638.50	0.00		0.00	FA
8	TV: 200 Stereo: 20 Game system: 20 laptop: 100 i	180.00	0.00		0.00	FA
9	clothing, coats, shoes, hats	270.00	0.00		0.00	FA
10	rings: 100 necklaces: 10 bracelets: 5 Earrings:	130.00	0.00		0.00	FA
11	Golf Clubs: 20 Board Games: 5 Cameras: 20 Bicycl	60.00	0.00		0.00	FA
12	firearms	100.00	0.00		0.00	FA
13	Interest in Ins.Policy with Country Financial	2,135.38	0.00		0.00	FA
14	Interest in Insurance Policy with State Farm	0.00	0.00		0.00	FA
15	IRA: Woodbury Financial	29,354.29	0.00		0.00	FA
16	Express Transport Logistics Inc., 50% ownership	0.00	0.00		0.00	FA
17	Nissan Pathfinder 2011 65,000 good condition. En	14,000.00	3,090.39		0.00	FA
18	Nissan Pathfinder 2014 39,000 good condition. En (u)	27,000.00	0.00		0.00	FA
19	Ford Mustang 1990 needs work.	1,000.00	500.00		0.00	FA
20	Chevy Corvette 1980 needs work. Entire property	3,000.00	1,500.00		0.00	FA
21	VOID	0.00	0.00		0.00	0.00
22	VOID	0.00	0.00		0.00	0.00
23	VOID	0.00	0.00		0.00	0.00
24	VOID	0.00	0.00		0.00	0.00
25	Wellcraft Boat	1,000.00	500.00		0.00	FA

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

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**Trustee:** (330260) ALEX D. MOGLIA  
**Filed (f) or Converted (c):** 08/26/16 (f)  
**§341(a) Meeting Date:** 09/21/16  
**Claims Bar Date:** 03/01/17

**Period Ending:** 07/17/18

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
	1993.				
26	Seadoo Waverunner 1999.	1,000.00	500.00	0.00	FA
27	Seadoo Waverunner 2000 not running. E	300.00	150.00	0.00	FA
28	VOID	0.00	0.00	0.00	0.00
<b>28</b>	<b>Assets Totals (Excluding unknown values)</b>	<b>\$247,705.79</b>	<b>\$6,240.39</b>	<b>\$42,000.00</b>	<b>\$0.00</b>

**Major Activities Affecting Case Closing:**

**Initial Projected Date Of Final Report (TFR):** December 30, 2017

**Current Projected Date Of Final Report (TFR):** April 12, 2018 (Actual)

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 16-27476-PSH  
**Case Name:** EMMEL, KRISTINE EILEEN

**Trustee:** ALEX D. MOGLIA (330260)  
**Bank Name:** Rabobank, N.A.  
**Account:** \*\*\*\*\*1366 - Checking Account  
**Blanket Bond:** \$5,000,000.00 (per case limit)  
**Separate Bond:** N/A

**Taxpayer ID #:** \*\*-\*\*\*5432  
**Period Ending:** 07/17/18

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
09/07/17	{1}	Kristine Emmel	Sale of trustee's right, title & interest in property, pursuant to order dtd 8.24.17, dkt. #38.	1110-000	42,000.00		42,000.00
09/29/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		42.28	41,957.72
10/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		64.37	41,893.35
11/30/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		60.25	41,833.10
12/29/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		58.16	41,774.94
01/31/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		66.09	41,708.85
02/12/18	101	International Sureties, LTD	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 02/12/2018 FOR CASE #16-27476, Blanket Bond #016073584 for 2/1/8 - 2/1/19	2300-000		13.84	41,695.01
02/28/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		55.98	41,639.03
03/30/18		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		59.88	41,579.15
05/18/18	102	Capital One Bank (USA), N.A.	BANKRUPTCY CASE16-27476 ,EMMEL, KRISTINE EILEEN DIVIDEND ON ALLOWED CLAIM # 3 of 31.59%	7100-000		1,208.03	40,371.12
05/18/18	103	American Contractors Indemnity Co.	BANKRUPTCY CASE16-27476 ,EMMEL, KRISTINE EILEEN DIVIDEND ON ALLOWED CLAIM # 4 of 31.59%	7100-000		24,713.00	15,658.12
05/18/18	104	Wells Fargo Bank, N.A.	BANKRUPTCY CASE16-27476 ,EMMEL, KRISTINE EILEEN DIVIDEND ON ALLOWED CLAIM # 5 of 31.59%	7100-000		4,994.80	10,663.32
05/18/18	105	ALEX D. MOGLIA	COMBINED CHECK FOR TRUSTEE COMPENSATION, EXPENSES AND INTEREST			4,957.90	5,705.42
			Dividend paid 100.00% on \$4,950.00; Claim# ; Filed: \$4,950.00	2100-000			5,705.42
			Dividend paid 100.00% on \$7.90; Claim# ; Filed: \$7.90	2200-000			5,705.42
05/18/18	106	IRS	Combined Check for Claims#2U,2P			1,164.79	4,540.63
			Dividend paid 31.59% on \$109.16; Claim# 2U; Filed: \$109.16	7100-000			4,540.63
			Dividend paid 100.00% on \$1,130.30; Claim# 2P; Filed: \$1,130.30	5800-000			4,540.63

Subtotals :                      \$42,000.00                      \$37,459.37

## Form 2

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**Case Name:** EMMEL, KRISTINE EILEEN

**Trustee:** ALEX D. MOGLIA (330260)  
**Bank Name:** Rabobank, N.A.  
**Account:** \*\*\*\*\*1366 - Checking Account  
**Blanket Bond:** \$5,000,000.00 (per case limit)  
**Separate Bond:** N/A

**Taxpayer ID #:** \*\*-\*\*\*5432  
**Period Ending:** 07/17/18

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
05/18/18	107	SPRINGER BROWN LLC	Combined Check for Claims#et_al.			4,540.63	0.00
			Dividend paid 100.00% on \$4,525.50; Claim# ; Filed: \$4,525.50	3210-000			0.00
			Dividend paid 100.00% on \$15.13; Claim# ; Filed: \$15.13	3220-000			0.00

<b>ACCOUNT TOTALS</b>	<b>42,000.00</b>	<b>42,000.00</b>	<b>\$0.00</b>
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>42,000.00</b>	<b>42,000.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$42,000.00</b>	<b>\$42,000.00</b>	

Net Receipts :	42,000.00
Net Estate :	\$42,000.00

	Net Receipts	Net Disbursements	Account Balances
<b>TOTAL - ALL ACCOUNTS</b>			
Checking # *****1366	42,000.00	42,000.00	0.00
	<b>\$42,000.00</b>	<b>\$42,000.00</b>	<b>\$0.00</b>